



The GI Bill can be used to pay for the cost of a college degree at a traditional university.

# Cashing In On the GI Bill

Story and Photos by SFC Lisa Beth Snyder

**E**VERY year thousands of people throw away money that could help them earn even more money.

These people are veterans who honorably served their country in the armed forces. The money they are throwing away is their GI Bill education benefits.

Only 57 percent of veterans eligible for the Montgomery GI Bill education benefits have used them, said Terry Jemison, a Department of Veterans Affairs spokesman. In 2001 the VA helped pay for the education or training of 291,848 veterans and active-duty personnel, 82,283 National Guard members and Reservists, and 46,917 survivors and dependents.

The VA, in a study done by Klemm Analysis Group, found that veterans who use their education benefits have lower unemployment and higher

earnings than those who do not use their benefits.

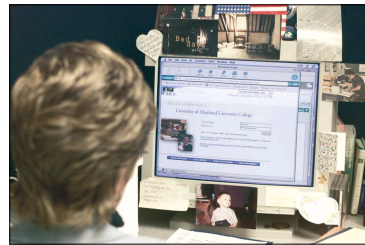
The Bureau of Labor Statistics reports that in the first quarter of 2001 men over the age of 25 with a bachelor's degree made a median average of \$400 more a week than those with just a high school diploma.

Studies say a common reason veterans forfeit their investment of \$1,200 — which can net them up to \$28,800 in education benefits — is a lack of time and money. The GI Bill education benefits must be used within 10 years of leaving active duty.

**Veterans, such as Beth Reece, can use the GI Bill to pay for classes offered online.**

"With this job and spending time with my family, I won't have time in the next 10 years to go to college," said Wayne V. Hall, echoing what is often a common reason for not using the benefit.

Then Hall, who recently left the Army after 11 years and took a job as



Veterans and active-duty service members use their GI Bill benefits to pay for classes at Park University's program at Fort Belvoir, Va.

civilian editor of the newspaper at Fort Belvoir, Va., talked with his wife and an education counselor and decided to finish his degree in journalism.

However, SPC Casandra C. Brewster, one of Hall's staff writers, plans to use her GI Bill money for technical certification. She hopes to have her bachelor's degree in communication finished before she leaves the Army next year.

This will be the second time Brewster has left active duty. She came back three years ago, after three years of Reserve duty, because she had left active duty nine days short of qualifying for her MGIB benefits.

Beth A. Reece, now a civilian writer and editor for the Army, said she joined the Army because her parents couldn't afford to pay for her college.

Before the then 17-year-old headed off to Fort Dix, N.J., for basic training, her parents talked to her about her military benefits, including the Montgomery GI Bill.

"They were concerned that I wouldn't sign up for that benefit," she said.

Reece transferred from her civil service job in Wiesbaden, Germany, to Washington, D.C., in March 2000 so she could work on her bachelor's degree.

"I pay up front," Reece said. Payments from the VA arrive about one and half to two months after she sends in the paperwork.

However, Reece said she is glad she has the Montgomery GI Bill despite all the paperwork and the slow payment time, because it pays for a little more than half of her out-of-state

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A student seeks help from a professor in a traditional classroom setting.

tuition at the University of Maryland.

"It would be pretty stupid not to use it," Reece said. "I would have had an enormous loan, which would have taken me years to pay off."

Veterans' education benefits were first offered in the Serviceman's Readjustment Act of 1944, the original GI Bill. When the current version of veterans' education benefits was enacted, the purpose included recruitment and retention, as well as helping service members' readjustment to civilian life.

William G. Susling, the VA's assistant director of education services, said that current GI Bill education payments are not enough to cover the costs of being a commuter student at a state university.

"You need to have something to

help someone readjust instead of going into debt," he said.

Congress has proposed legislation to enhance the benefits during the last few sessions. Passed in 2001 were an increase in monthly benefits to \$650 from \$528 for full-time students, payment for certification and licensure exams, and lifting the prohibition against active-duty service members receiving tuition assistance and GI Bill payments concurrently.

In December legislation was enacted to raise the monthly benefits for full-time students to \$800 effective Jan. 1, 2002; \$900 effective Oct. 1, 2002; and \$985 effective Oct. 1, 2003. Moreover, veterans attending high-tech, high-cost courses will be able to receive an accelerated payment of their benefits effective Oct. 1, 2002. □